United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 21-00991-HWV Michael J. Petrilla, Jr. Chapter 13

Karen L. Petrilla Debtors

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 3 Form ID: 309I Total Noticed: 41 Date Rcvd: May 03, 2021

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Petrilla, Jr., Karen L. Petrilla, 2305 Bradley Drive, Harrisburg, PA 17110-9510
tr	++ JACK N ZAHAROPOULOS, ATTN CHAPTER 13 TRUSTEE, 8125 ADAMS DRIVE SUITE A, HUMMELSTOWN PA 17036-8625 address filed with court:, Jack N Zaharopoulos, Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
5407312	Apothaker Scian PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
5407315	+ Capital One, PO Box 71087, Charlotte, NC 28272-1087
5407317	+ Cawley & Bergman, LLC, 550 Broad St., Suite 1001, Newark, NJ 07102-4542
5407323	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226
5407327	+ Lincoln Automotive Financial, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000
5407330	+ Monarch Recivery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
5407331	National Energy Improvement Fund, PO Box 9000, Fort Washington, PA 19034-9000
5407332	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
5407334	Peerless Credit Services Inc, PO Box 518, Middletown, PA 17057-0518
5407335	Pinnacle ABC, PO Box 829791, Philadelphia, PA 19182-9791
5407336	Professional Account Management, LL, Po Box 1153, Milwaukee, WI 53201-1153
5407339	+ Radius Global Solutions, LLC, PO Box 390905, Mail Code CBK10, Minneapolis, MN 55439-0905
5407341	+ Riverside Anesthesia, 1 Rutherford Road, Suite 101, Harrisburg, PA 17109-4540
5407344	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5407343	+ United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310
5407329	++ WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001 address filed with court:, Meridian Financial Services, Inc., Attn: Bankruptcy, Po Box 1410, Asheville, NC 28802
5407345	+ Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock, TX 78681-8004
5407346	Waypoint Resourse Group, PO Box 8588, Round Rock, TX 78683-8588

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jhr@cclawpc.com	May 03 2021 19:09:00	Johanna Hill Rehkamp, Cunningham, Chernicoff & Warshawsky, PC, P.O. Box 60457, 2320 N. Second Street, Harrisburg, PA 17106
tr	Email/Text: info@pamd13trustee.com	May 03 2021 19:09:00	Jack N Zaharopoulos, Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	May 03 2021 19:10:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	May 03 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5407313	EDI: BANKAMER.COM	May 03 2021 22:53:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5407314	Email/Text: cms-bk@cms-collect.com	May 03 2021 19:10:00	Capital Management Services, LP, 698 1/2 South Ogden, PO Box 964, Buffalo, NY 14206-2317
5407316	+ Email/Text: bankruptcy@cavps.com		- -

District/off: 0314-1 User: AutoDocke Page 2 of 3
Date Rcvd: May 03, 2021 Form ID: 309I Total Noticed: 41

Date Rcvd: May 03, 2021		Form ID: 3091	Total Noticed: 41	
		May 03 2021 19:10:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322	
5407319	+ EDI: CITICORP.COM	May 03 2021 22:53:00	Citibank, Citicorp Credit Srvs/Cent. Bk dept, Po Box 790034, St Louis, MO 63179-0034	
5407320	+ EDI: CITICORP.COM	May 03 2021 22:53:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034	
5407321	+ Email/Text: mediamanagers@clientservices.	May 03 2021 19:09:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816	
5407322	+ EDI: CCS.COM	May 03 2021 22:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679	
5407328	EDI: CITICORP.COM	May 03 2021 22:53:00	Macys, P.O. Box 8228, Mason, OH 45040	
5407324	EDI: FORD.COM	May 03 2021 22:53:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962	
5407325	Email/Text: GCSBankruptcy@gcserv.com	May 03 2021 19:09:00	GC Services Limited Partnership, PO Box 1280, Oaks, PA 19456-1280	
5407318	EDI: JPMORGANCHASE	May 03 2021 22:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850	
5407326	+ Email/Text: PBNCNotifications@peritusser	vices.com May 03 2021 19:09:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043	
5407333	+ EDI: NAVIENTFKASMSERV.COM	May 03 2021 22:53:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640	
5407337	+ Email/Text: bankruptcynotices@psecu.com	May 03 2021 19:10:00	PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013	
5407338	+ Email/Text: bankruptcyteam@quickenloans.	May 03 2021 19:10:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573	
5407340	+ Email/PDF: resurgentbknotifications@resurg	gent.com May 03 2021 19:08:28	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497	
5407342	+ EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	
5407559	+ EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-1 User: AutoDocke Page 3 of 3
Date Rcvd: May 03, 2021 Form ID: 309I Total Noticed: 41

Date: May 05, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

jzaharopoulos@pamd13trustee.com

Johanna Hill Rehkamp

on behalf of Debtor 2 Karen L. Petrilla jhr@cclawpc.com jlaughman@cclawpc.com;jbartley@cclawpc.com

Johanna Hill Rehkamp

on behalf of Debtor 1 Michael J. Petrilla $\,$ Jr. $\,$ jhr@cclawpc.com, jlaughman@cclawpc.com.jbartley@cclawpc.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to ide	entify the case:			
Debtor 1:	Michael J. Petrilla, Jr.	Social Security number or ITIN:	xxx-xx-9035	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Karen L. Petrilla	Social Security number or ITIN:	xxx-xx-8919	
	First Name Middle Name Last Name	EIN:		
United States Bank	ruptcy Court: Middle District of Pennsylvania	Date case filed for chapter:	13	4/30/21
Case number:	1:21-bk-00991-HWV			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the reduced from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael J. Petrilla, Jr.	Karen L. Petrilla
2.	All other names used in the last 8 years	aka Michael J. Petrilla	
3.	Address	2305 Bradley Drive Harrisburg, PA 17110	2305 Bradley Drive Harrisburg, PA 17110
4.	Debtor's attorney Name and address	Johanna Hill Rehkamp Cunningham, Chernicoff & Warshawsky, PC P.O. Box 60457 2320 N. Second Street Harrisburg, PA 17106	Contact phone (717) 238–6570 Email: jhr@cclawpc.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097 Email: jzaharopoulos@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: 5/3/21

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

7. Meeting of creditors be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. 8. Deadlines

Debtors must attend the meeting to June 10, 2021 at 09:00 AM (by video conf.)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

*** Valid photo identification and proof of social security number are required

Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details. Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of claim:

Filing deadline: 7/9/21

Filing deadline: 8/9/21

Location:

instructions.

Filing deadline: 10/27/21

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at

www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

9. Filing of plan

10. Creditors with a foreign address

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

- If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case
- 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

Official Form 309I page 2 Notice of Chapter 13 Bankruptcy Case